

| Information to identify the case: | | | | | |
|--|-----------------------------|-------------|-----------|--------------------------------|--------------------|
| Debtor 1 | Nadine Beth Bealonis | | | Social Security number or ITIN | xxx-xx-0472 |
| | First Name | Middle Name | Last Name | EIN | __-_____- |
| Debtor 2 | | | | Social Security number or ITIN | ____- |
| (Spouse, if filing) | First Name | Middle Name | Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | | | |
| Case number: 13-70295-JAD | | | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nadine Beth Bealonis

7/18/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Nadine Beth Bealonis
 Debtor

Case No. 13-70295-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: amaz
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 44

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db +Nadine Beth Bealonis, 31 Clarion Street, Johnstown, PA 15905-2219
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,
 Pittsburgh, PA 15219-2719
 intp +Conemaugh Memorial Medical Center, Attention: Payroll Administrator, 1086 Franklin Street,
 Johnstown, PA 15905-4305
 13617269 +Aspire, Po Box 105555, Atlanta, GA 30348-5555
 13637788 +Beta Finance, 8585 Broadway #260, Merrillville, IN 46410-5662
 13617275 +Charter One/RBF Citizens, Attn: RJW-135, 443 Jefferson Blvd, Warwick, RI 02886-1321
 13617278 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
 13718095 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, ATTN: Bankruptcy Department,
 PO BOX 630267, IRVING, TX 75063)
 13617285 Pa Housing Finance Age, Agency, Harrisburg, PA 17101
 13617286 +Paragon Fed Credit Uni, 100 Paragon Dr, Montvale, NJ 07645-1780
 13617287 +Roadloans.com, Attn: Bankruptcy, 5201 Rufe Snow Dr Ste 400,
 North Richland Hills, TX 76180-6036
 13637808 THD/CBNA, PPO BOX 2057, Kansas City, MO 64195

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 19 2018 02:22:44 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jul 19 2018 05:58:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 cr EDI: RECOVERYCORP.COM Jul 19 2018 05:58:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13635814 EDI: GMACFS.COM Jul 19 2018 05:58:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 13617268 +EDI: GMACFS.COM Jul 19 2018 05:58:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 13617270 EDI: BANKAMER.COM Jul 19 2018 05:58:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 13637786 +EDI: BANKAMER.COM Jul 19 2018 05:58:00 Bank Of America,
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
 13617271 +EDI: BANKAMER.COM Jul 19 2018 05:58:00 Bk Of Amer,
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
 13617277 EDI: CITICORP.COM Jul 19 2018 05:58:00 Citibank Usa,
 Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195
 13617272 +EDI: CAPITALONE.COM Jul 19 2018 05:58:00 Cap One, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 13617273 +EDI: CAPITALONE.COM Jul 19 2018 05:58:00 Cap1/bontn, Po Box 30253,
 Salt Lake City, UT 84130-0253
 13617274 +EDI: CAPITALONE.COM Jul 19 2018 05:58:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 13617276 +EDI: CHRYSLER.COM Jul 19 2018 05:58:00 Chrysler Financial/TD Auto Finance,
 Attention: Bankruptcy, Po Box 551080, Jacksonville, FL 32255-1080
 13617279 +EDI: WFNBN.COM Jul 19 2018 05:58:00 Comenity Bank/bon Ton, 3100 Easton Square Pl,
 Columbus, OH 43219-6232
 13617280 +EDI: RCSFNBMARIN.COM Jul 19 2018 05:58:00 Credit One Bank, Po Box 98873,
 Las Vegas, NV 89193-8873
 13617281 EDI: RCSDELL.COM Jul 19 2018 05:58:00 Dell Financial Services,
 Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
 13637799 +EDI: RMSC.COM Jul 19 2018 05:58:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,
 Miami, FL 33131-1605
 13617283 +EDI: RMSC.COM Jul 19 2018 05:58:00 GECRB/JC Penny, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 13617282 +EDI: RMSC.COM Jul 19 2018 05:58:00 Gecrb/gap, Po Box 965005, Orlando, FL 32896-5005
 13649819 EDI: RESURGENT.COM Jul 19 2018 05:58:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13617284 +EDI: RMSC.COM Jul 19 2018 05:58:00 Lowes /GECRB, Attention: Bankruptcy Department,
 Po Box 103104, Roswell, GA 30076-9104
 14657053 EDI: PRA.COM Jul 19 2018 05:58:00 Portfolio Recovery Associates, LLC, PO BOX 41067,
 Norfolk, VA 23541
 13688954 EDI: PRA.COM Jul 19 2018 05:58:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13678314 EDI: Q3G.COM Jul 19 2018 05:58:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13631982 EDI: RECOVERYCORP.COM Jul 19 2018 05:58:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13617288 +EDI: DRIV.COM Jul 19 2018 05:58:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244
 13617289 +EDI: SEARS.COM Jul 19 2018 05:58:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

District/off: 0315-7

User: amaz
Form ID: 3180W

Page 2 of 3
Total Noticed: 44

Date Rcvd: Jul 18, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13617290 +EDI: WFNNB.COM Jul 19 2018 05:58:00 Victoria's Secret, Attention: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
13617291 +EDI: WFFC.COM Jul 19 2018 05:58:00 Wells Fargo Bank, Macq 2123-013, Pob 94423,
Albuquerque, NM 87199-4423
13637810 +EDI: WFFC.COM Jul 19 2018 05:58:00 Wells Fargo Bank, Attention: Bankruptcy,
Po Box 10438, Des Moines, IA 50306-0438
13617292 +EDI: WFFC.COM Jul 19 2018 05:58:00 Wf Fin Bank, Attention: Bankruptcy, Po Box 10438,
Des Moines, IA 50306-0438
13617293 EDI: WFFC.COM Jul 19 2018 05:58:00 Wffinacct, Supreme Re Serving, Urbandale, IA 50323
TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
cr Nationstar Mortgage. LLC
13637784* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
13637785* +Aspire, Po Box 105555, Atlanta, GA 30348-5555
13637787* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
13637794* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize,
Po Box 20507, Kansas City, MO 64195)
13637789* +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13637790* +Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253
13637791* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
13637792* +Charter One/RBF Citizens, Attn: RJW-135, 443 Jefferson Blvd, Warwick, RI 02886-1321
13637793* +Chrysler Financial/TD Auto Finance, Attention: Bankruptcy, Po Box 551080,
Jacksonville, FL 32255-1080
13637795* +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
13637796* +Comenity Bank/bon Ton, 3100 Easton Square Pl, Columbus, OH 43219-6232
13637797* +Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
13637798* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, Dell Financial Services Attn: Bankruptcy,
Po Box 81577, Austin, TX 78708)
13638100* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13637801* +GECRB/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13637800* +Gecrb/gap, Po Box 965005, Orlando, FL 32896-5005
13637802* +Lowes /GECRB, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
13637803* Pa Housing Finance Age, Agency, Harrisburg, PA 17101
13637804* +Paragon Fed Credit Uni, 100 Paragon Dr, Montvale, NJ 07645-1780
13637805* +Roadloans.com, Attn: Bankruptcy, 5201 Rufe Snow Dr Ste 400,
North Richland Hills, TX 76180-6036
13637806* +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
13637807* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13637809* +Victoria's Secret, Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
13637811* +Wells Fargo Bank, Macq 2123-013, Pob 94423, Albuquerque, NM 87199-4423
13637812* Wffinacct, Supreme Re Serving, Urbandale, IA 50323

TOTALS: 2, * 25, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-7

User: amaz
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Jul 18, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
Joseph A. Dessoye on behalf of Creditor Nationstar Mortgage. LLC pawb@fedphe.com
Matthew Gregory Brushwood on behalf of Creditor Nationstar Mortgage. LLC pawb@fedphe.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Nadine Beth Bealonis ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7